



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [TRUIST FINANCIAL CORPORATION](#)

City/State [CHARLOTTE, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [529,884,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET
CHARLOTTE, NC 28202

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	517,598,000			495,566,667			496,971,250			247,334,500			223,255,750																	
Net income (\$000)	4,838,000			3,153,000			4,482,000			3,224,000			3,237,000																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.54	2.65	36	2.84	2.80	45	2.81	2.77	45	3	3.01	44	3.04	3.08	39															
+ Non-interest income	1.77	1.09	82	1.67	1.21	79	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85															
- Overhead expense	2.94	2.21	87	2.98	2.59	74	3	2.57	75	3.20	2.69	77	3.09	2.71	77															
- Provision for credit losses	-0.18	-0.12	34	0.58	0.66	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83															
+ Securities gains (losses)	0	0.01	23	0.11	0.03	90	0.08	0.02	89	-0.05	0.01	0	0	0	75															
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0.04	0	93	0.04	0	97															
= Pretax net operating income (tax equivalent)	1.57	1.76	37	1.06	0.91	58	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79															
Net operating income	1.25	1.34	44	0.85	0.70	58	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75															
Net income	1.25	1.34	44	0.85	0.71	57	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.05	3.12	43	3.68	3.64	50	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49															
Interest expense	0.18	0.26	35	0.45	0.58	35	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42															
Net interest income (tax equivalent)	2.87	2.85	46	3.23	3.05	58	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.23	0.12	80	0.38	0.28	71	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83															
Earnings coverage of net loan and lease losses (X)	10.49	26.30	33	6.55	20.97	35	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.65	1.32	76	1.91	1.58	75	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72															
Allowance for loan and lease losses / Total loans and leases	1.62	1.30	76	1.88	1.55	76	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.58	36	0.41	0.71	26	0.46	0.71	32	0.21	0.57	12	0.38	0.61	29															
30–89 days past due loans and leases / Total loans and leases	0.63	0.29	88	0.69	0.37	82	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84															
Liquidity and Funding																														
Net noncore funding dependence	5.46	-3.31	78	3.96	6.19	48	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52															
Net short-term noncore funding dependence	0.06	-9.17	78	-3.69	-2.71	39	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44															
Net loans and leases / Total assets	53.97	58.81	35	61.36	63	36	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41															
Capitalization																														
Tier 1 leverage ratio	9.05	9.07	53	9.63	9.05	71	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60															
Holding company equity capital / Total assets	13	10.79	83	14	11.12	86	13.90	11.16	84	14.03	12.43	69	13.35	12.22	69															
Total equity capital (including minority interest) / Total assets	13	10.91	83	14.02	11.24	85	13.93	11.29	84	14.07	12.57	70	13.37	12.27	69															
Common equity tier 1 capital / Total risk-weighted assets	10.12	12.64	12	10.04	12.26	17	9.99	12.38	13	9.48	12.17	8	10.15	12.12	19															
Net loans and leases / Equity capital (X)	4.15	5.47	23	4.38	5.73	20	4.24	5.58	21	4.62	5.21	35	4.93	5.29	42															
Cash dividends / Net income	44.15	27.22	85	63.97	49.74	73	60.80	42.30	76	46.68	33.12	75	42.57	27.31	79															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	6.15	9.51	38	110.85	16.67	98	7.64	16.68	22	109.61	9.26	97	1.83	7	26															
Equity capital	-1.38	7.52	3	116.75	6.54	99	6.66	6.99	55	120.38	10.49	98	1.60	7.89	29															
Net loans and leases	-6.64	-0.66	21	105.17	12.75	98	-2.19	9.07	13	106.59	9.10	97	3.58	7.89	33															
Noncore funding	-14.42	-21.64	62	37.93	-6.57	91	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60															
Parent Company Ratios																														
Short-term debt / Equity capital	6.54	0.55	93	7.23	0.92	91	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87															
Long-term debt / Equity capital	19.06	10.65	80	20.02	13.73	76	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84															
Equity investment in subsidiaries / Equity capital	100.88	103.15	41	98.33	103.27	18	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19															
Cash from ops + noncash items + op expense / Op expense + dividends	124.65	155.61	41	83.93	142.45	17	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,585,000	10,144,000	13,226,000	7,897,000	6,821,000	-15.37	94.48
Income from lease financing receivables.....	143,000	183,000	259,000	85,000	73,000	-21.86	135.20
Fully taxable income on loans and leases.....	8,483,000	10,057,000	13,130,000	7,813,000	6,745,000	-15.65	96.04
Tax-exempt income on loans and leases.....	245,000	270,000	355,000	169,000	149,000	-9.26	65.59
Estimated tax benefit on income on loans and leases.....	81,024	94,209	121,243	88,656	81,273	-14.00	-5.98
Income on loans and leases (tax equivalent).....	8,809,024	10,421,209	13,606,243	8,070,656	6,975,273	-15.47	93.12
Investment interest income (tax equivalent).....	1,503,976	1,352,791	1,762,757	1,350,344	1,194,727	11.18	79.92
Interest on balances due from depository institutions.....	15,000	75,000	81,000	27,000	10,000	-80.00	663.36
Interest income on other earning assets.....	119,000	185,000	223,000	57,000	36,000	-35.68	191.11
Total interest income (tax equivalent).....	10,447,000	12,034,000	15,673,000	9,505,000	8,216,000	-13.19	92.04
Interest on time deposits of \$250K or more	10,000	66,000	73,000	117,000	50,000	-84.85	
Interest on time deposits < \$250K.....	35,000	199,000	232,000	160,000	82,000	-82.41	
Interest on foreign office deposits	0	0	0	6,000	9,000		-100.00
Interest on other deposits	71,000	453,000	480,000	818,000	503,000	-84.33	-41.35
Interest on other borrowings and trading liabilities.....	393,000	665,000	813,000	869,000	706,000	-40.90	23.59
Interest on subordinated debt and mandatory convertible securities	91,000	94,000	124,000	126,000	88,000	-3.19	60.14
Total interest expense.....	600,000	1,477,000	1,722,000	2,096,000	1,438,000	-59.38	6.19
Net interest income (tax equivalent).....	9,847,000	10,557,000	13,951,000	7,409,000	6,778,000	-6.73	101.99
Non-interest income.....	6,861,000	6,189,000	8,440,000	5,337,000	4,864,000	10.86	110.42
Adjusted operating income (tax equivalent)	16,708,000	16,746,000	22,391,000	12,746,000	11,642,000	-0.23	105.37
Overhead expense.....	11,413,000	11,073,000	14,909,000	7,917,000	6,896,000	3.07	125.57
Provision for credit losses.....	-710,000	2,153,000	2,325,000	625,000	592,000		
Securities gains (losses)	0	402,000	402,000	-116,000	3,000	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	111,000	88,000		-100.00
Pretax net operating income (tax equivalent).....	6,108,000	3,929,000	5,598,000	4,226,000	4,244,000	55.46	122.28
Applicable income taxes	1,189,000	670,000	981,000	782,000	803,000	77.46	54.35
Tax equivalent adjustments	84,000	97,000	125,000	207,000	184,000	-13.40	-52.85
Applicable income taxes (tax equivalent).....	1,273,000	767,000	1,106,000	989,000	987,000	65.97	34.21
Minority interest	-3,000	9,000	10,000	13,000	20,000		
Net income before discontinued operations, net of minority interest	4,838,000	3,153,000	4,482,000	3,224,000	3,237,000	53.44	170.30
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	4,838,000	3,153,000	4,482,000	3,224,000	3,237,000	53.44	170.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,835,000	3,162,000	4,492,000	3,237,000	3,257,000	52.91	168.70
Investment securities income (tax equivalent).....	1,503,976	1,352,791	1,762,757	1,350,344	1,194,727	11.18	79.92
US Treasury and agency securities (excluding mortgage-backed securities)	70,000	63,000	83,000	103,000	121,000	11.11	-27.60
Mortgage-backed securities	1,409,000	1,255,000	1,640,000	1,199,000	1,011,000	12.27	118.00
All other securities	24,976	34,791	39,757	48,344	62,727	-28.21	-73.11
Cash dividends declared.....	2,136,000	2,017,000	2,725,000	1,505,000	1,378,000	5.90	165.12
Common	1,847,000	1,817,000	2,424,000	1,309,000	1,204,000	1.65	170.67
Preferred.....	289,000	200,000	301,000	196,000	174,000	44.50	134.40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent)	2.69	2.90	33	3.24	3.35	41	3.15	3.27	38	3.84	4	35	3.68	3.87	32
Less: Interest expense	0.15	0.24	30	0.40	0.54	34	0.35	0.48	34	0.85	0.98	39	0.64	0.79	37
Equals: Net interest income (tax equivalent)	2.54	2.65	36	2.84	2.80	45	2.81	2.77	45	3	3.01	44	3.04	3.08	39
Plus: Non-interest income	1.77	1.09	82	1.67	1.21	79	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85
Equals: adjusted operating income (tax equivalent)	4.30	3.80	81	4.51	4.06	77	4.51	4.04	75	5.15	4.41	81	5.21	4.46	87
Less: Overhead expense	2.94	2.21	87	2.98	2.59	74	3	2.57	75	3.20	2.69	77	3.09	2.71	77
Less: Provision for credit losses	-0.18	-0.12	34	0.58	0.66	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.11	0.03	90	0.08	0.02	89	-0.05	0.01	0	0	0	76
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0.04	0	93	0.04	0	97
Equals: Pretax net operating income (tax equivalent)	1.57	1.76	37	1.06	0.91	58	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79
Less: Applicable income taxes (tax equivalent)	0.33	0.41	25	0.21	0.21	48	0.22	0.23	47	0.40	0.36	60	0.44	0.33	83
Less: Minority interest	0	0	2	0	0	87	0	0	86	0.01	0	82	0.01	0	89
Equals: Net operating income	1.25	1.34	44	0.85	0.70	58	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.25	1.34	44	0.85	0.71	57	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75
Memo: Net income (last four quarters)	1.20	1.30	42	0.87	0.81	54	0.90	0.82	58	1.30	1.19	60	1.45	1.24	75
Net income—BHC and noncontrolling (minority) interest	1.25	1.35	44	0.85	0.72	58	0.90	0.83	58	1.31	1.20	61	1.46	1.25	78
Margin Analysis															
Average earning assets / Average assets	88.25	93.09	5	87.88	92.11	8	87.98	92.32	8	87.67	91.05	16	87.75	91.48	14
Average interest-bearing funds / Average assets	58.20	61.98	36	61.73	64.67	38	61.24	64.06	37	69.66	65.57	72	59.66	65.56	26
Interest income (tax equivalent) / Average earning assets	3.05	3.12	43	3.68	3.64	50	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49
Interest expense / Average earning assets	0.18	0.26	35	0.45	0.58	35	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42
Net interest income (tax equivalent) / Average earning assets	2.87	2.85	46	3.23	3.05	58	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.07	48	4.39	4.35	58	4.33	4.27	57	5	5.09	49	4.76	4.95	46
Interest-bearing bank balances	0.10	0.13	15	0.35	0.36	56	0.32	0.27	67	0.74	2.04	6	1.37	1.64	27
Federal funds sold and reverse repos	-0.09	0.25	3	0.38	0.75	38	0.28	0.68	34	1.56	2.44	19	1.83	2.17	31
Trading assets	1.70	0.45	82	2.27	0.65	84	2.14	0.60	85	0.96	0.99	60	1.14	1.11	54
Total earning assets	3.03	3.09	42	3.65	3.61	51	3.56	3.51	51	4.34	4.36	50	4.14	4.20	48
Investment securities (tax equivalent)	1.48	1.77	31	2.33	2.36	43	2.10	2.25	34	2.65	2.76	42	2.51	2.68	38
US Treasury and agency securities (excluding mortgage-backed securities)	1.05	1.23	38	2.06	1.85	60	2.10	1.75	68	2.18	2.32	46	1.95	2.05	45
Mortgage-backed securities	1.45	1.55	43	2.27	2.17	58	1.96	2.05	36	2.41	2.61	23	2.55	2.50	55
All other securities	7.22	2.85	96	8.60	3.28	96	7.57	3.24	95	7.92	4.06	91	6.55	4.20	90
Interest-bearing deposits	0.06	0.22	9	0.38	0.60	26	0.32	0.53	24	0.94	1.10	40	0.62	0.81	37
Time deposits of \$250K or more	0.51	0.70	28	1.34	1.53	29	1.24	1.42	31	2.09	1.96	57	1.43	1.44	45
Time deposits < \$250K	0.30	0.67	11	1.06	1.47	17	0.98	1.36	18	1.13	1.82	13	0.77	1.29	17
Other domestic deposits	0.04	0.16	9	0.28	0.41	29	0.22	0.36	25	0.71	0.93	36	0.56	0.67	45
Foreign deposits		0.12			0.48			0.42		2.20	1.19	86	1.81	0.97	84
Federal funds purchased and repos	0.06	0.18	26	0.94	0.71	76	0.80	0.62	75	2.27	1.86	69	1.84	1.51	64
Other borrowed funds and trading liabilities	1.47	1.29	58	1.66	1.54	57	1.63	1.50	58	2.94	2.38	80	2.72	2.28	79
All interest-bearing funds	0.27	0.38	30	0.64	0.82	33	0.57	0.74	34	1.22	1.49	31	1.08	1.19	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	6,861,000	6,189,000	8,440,000	5,337,000	4,864,000
Fiduciary activities income	342,000	349,000	466,000	190,000	173,000
Service charges on deposit accounts - domestic	787,000	754,000	1,020,000	762,000	712,000
Trading revenue.....	230,000	94,000	189,000	105,000	68,000
Investment banking fees and commissions.....	1,453,000	1,162,000	1,601,000	717,000	625,000
Insurance activities revenue.....	1,936,000	1,623,000	2,158,000	2,031,000	1,816,000
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	322,000	-522,000	-452,000	105,000	267,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	434,000	910,000	1,181,000	170,000	158,000
Other non-interest income.....	1,357,000	1,819,000	2,277,000	1,257,000	1,045,000
Total overhead expenses	11,413,000	11,073,000	14,909,000	7,917,000	6,896,000
Personnel expense.....	6,536,000	6,038,000	8,146,000	4,833,000	4,313,000
Net occupancy expense.....	967,000	1,060,000	1,388,000	787,000	758,000
Goodwill impairment losses	0	0	5,000	0	0
Amortization expenses and impairment loss (other intangible assets).....	431,000	513,000	685,000	164,000	131,000
Other operating expenses.....	3,479,000	3,462,000	4,685,000	2,133,000	1,694,000
Fee income on mutual funds and annuities.....	190,000	173,000	237,000	173,000	161,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	6,228,000	5,550,000	5,963,000	7,235,000	6,609,000
Number of equivalent employees	52,675	55,000	53,693	57,264	35,852
Average personnel expense per employee.....	124.08	109.78	151.71	84.40	120.30
Average assets per employee.....	9,826.26	9,010.30	9,255.79	4,319.20	6,227.15

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.77	2.14	63	2.80	2.09	65	2.81	2.02	66	3.24	2.72	62	3.31	3.08
Overhead expenses / Net Interest Income + non-interest income	68.65	58.85	87	66.51	62.06	70	66.96	62.28	72	62.58	61.29	59	59.73	60.88
Percent of Average Assets														
Total overhead expense	2.94	2.21	87	2.98	2.59	74	3	2.57	75	3.20	2.69	77	3.09	2.71
Personnel expense.....	1.68	1.23	88	1.62	1.30	81	1.64	1.30	79	1.95	1.41	89	1.93	1.44
Net occupancy expense.....	0.25	0.24	57	0.29	0.26	64	0.28	0.26	62	0.32	0.28	65	0.34	0.28
Other operating expenses.....	1.01	0.72	84	1.07	0.95	75	1.08	0.94	75	0.93	0.97	58	0.82	0.97
Overhead less non-interest income	1.17	1.08	51	1.31	1.27	54	1.30	1.25	50	1.04	1.32	27	0.91	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	68.31	58.34	87	66.12	61.60	70	66.58	61.82	72	62.11	60.64	61	59.23	60.37
Personnel expense.....	39.12	32.89	80	36.06	32.31	70	36.38	32.36	74	37.92	32.39	83	37.05	32.51
Net occupancy expense.....	5.79	6.26	40	6.33	6.55	45	6.20	6.58	43	6.17	6.52	41	6.51	6.48
Other operating expenses.....	23.40	18.68	83	23.74	22.16	74	24.01	22.28	72	18.02	21.20	35	15.68	20.90
Total non-interest income	41.06	28.20	81	36.96	28.52	71	37.69	28.83	72	41.87	29.23	78	41.78	28.50
Fiduciary activities income	2.05	2.27	52	2.08	2.06	58	2.08	2.09	58	1.49	1.97	50	1.49	2.14
Service charges on domestic deposit accounts	4.71	3.25	78	4.50	3.23	73	4.56	3.27	74	5.98	3.88	79	6.12	4.15
Trading revenue.....	1.38	0.68	84	0.56	1.37	58	0.84	1.28	65	0.82	1.18	59	0.58	0.85
Investment banking fees and commissions.....	8.70	2.46	87	6.94	2.59	85	7.15	2.46	86	5.63	3.54	80	5.37	3.42
Insurance activities revenue.....	11.59	0.38	98	9.69	0.41	97	9.64	0.41	97	15.93	0.47	99	15.60	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	1.93	0.56	84	-3.12	-0.04	6	-2.02	0.01	8	0.82	0.28	84	2.29	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.60	3.64	50	5.43	3.74	70	5.27	3.92	68	1.33	1.86	48	1.36	1.61
Other non-interest income.....	8.12	9.39	53	10.86	9.49	67	10.17	9.65	64	9.86	10.04	64	8.98	9.86
Overhead less non-interest income	27.24	29.67	37	29.17	31.97	38	28.89	31.93	38	20.24	31.06	20	17.45	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.47	21.49	26	17.05	18.64	31	17.52	18.63	35	18.50	20.56	30	18.92	19.04
Applicable income tax + TE / Pretax net operating income + TE	20.84	23.11	16	19.52	22.16	24	19.76	21.18	30	23.40	23.23	55	23.26	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	118,812,000	128,988,000	123,433,000	134,332,000	77,824,000	-7.89	46.34	
Commercial and industrial loans	63,043,000	76,048,000	74,317,000	72,918,000	30,585,000	-17.10	146.37	
Loans to individuals	61,035,000	59,287,000	60,113,000	58,636,000	21,825,000	2.95	204.64	
Loans to depository institutions and acceptances of other banks	0	4,000	1,000	105,000	1,000	-100.00	-100.00	
Agricultural loans	354,000	554,000	525,000	274,000	232,000	-36.10	61.05	
Other loans and leases	47,411,000	47,268,000	47,404,000	41,950,000	19,534,000	0.30	162.66	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	290,655,000	312,149,000	305,793,000	308,215,000	150,001,000	-6.89	100.30	
Less: Allowance for loan and lease losses	4,702,000	5,863,000	5,835,000	1,549,000	1,558,000	-19.80	211.18	
Net loans and leases	285,953,000	306,286,000	299,958,000	306,666,000	148,443,000	-6.64	99.13	
Debt securities that reprice or mature in over 1 year	145,870,000	82,066,000	117,963,000	70,380,000	41,960,000	77.75	240.92	
Mutual funds and equity securities	1,026,000	872,000	1,061,000	817,000	376,000	17.66	10359.78	
Subtotal	432,849,000	389,224,000	418,982,000	377,863,000	190,779,000	11.21	132.22	
Interest-bearing bank balances	15,100,000	32,763,000	13,718,000	14,970,000	984,000	-53.91	1522.92	
Federal funds sold and reverse repos	1,919,000	1,300,000	1,745,000	1,417,000	143,000	47.62	897.52	
Debt securities that reprice or mature within 1 year	5,168,000	4,066,000	2,825,000	4,347,000	3,630,000	27.10	17.40	
Trading assets	9,846,000	8,478,000	7,510,000	7,732,000	554,000	16.14	548.15	
Total earning assets	464,882,000	435,831,000	444,780,000	406,329,000	196,090,000	6.67	140.32	
Non-interest-bearing cash and due from depository institutions	4,634,000	4,174,000	5,009,000	4,057,000	2,705,000	11.02	158.42	
Premises, fixed assets, and leases	4,926,000	5,515,000	5,203,000	5,535,000	2,118,000	-10.68	139.21	
Other real estate owned	52,000	35,000	67,000	94,000	48,000	48.57	-39.81	
Investment in unconsolidated subsidiaries	5,959,000	5,485,000	5,556,000	4,256,000	2,157,000	8.64	229.45	
Intangible and other assets	49,431,000	48,143,000	48,613,000	52,807,000	22,579,000	2.68	110.94	
Total assets	529,884,000	499,183,000	509,228,000	473,078,000	225,697,000	6.15	138.02	
Quarterly average assets	526,514,000	498,367,000	501,185,000	301,736,000	224,745,000	5.65	137.45	
Average loans and leases (YTD)	294,281,333	316,629,333	314,519,000	161,513,500	146,393,250	-7.06	108.99	
Memoranda								
Loans held-for-sale	5,133,000	5,522,000	6,059,000	8,373,000	988,000	-7.04	90.92	
Loans not held-for-sale	285,522,000	306,627,000	299,734,000	299,842,000	149,013,000	-6.88	100.47	
Real estate loans secured by 1–4 family	62,586,000	69,563,000	64,932,000	76,291,000	41,340,000	-10.03	45.14	
Commercial real estate loans	55,770,000	58,911,000	58,010,000	57,433,000	35,845,000	-5.33	50.07	
Construction and land development	9,034,000	9,913,000	9,618,000	9,221,000	5,881,000	-8.87	56.88	
Multifamily	5,009,000	5,514,000	5,632,000	5,031,000	2,970,000	-9.16	25.74	
Nonfarm nonresidential	41,727,000	43,484,000	42,760,000	43,181,000	26,994,000	-4.04	52.17	
Real estate loans secured by farmland	456,000	514,000	491,000	608,000	639,000	-11.28	-49.61	
Total investment securities	152,064,000	87,004,000	121,849,000	75,544,000	45,966,000	74.78	222.18	
U.S. Treasury securities	9,697,000	2,250,000	1,746,000	2,276,000	4,540,000	330.98	158.73	
US agency securities (excluding mortgage-backed securities)	1,874,000	1,928,000	1,917,000	1,881,000	2,399,000	-2.80	-20.99	
Municipal securities	458,000	537,000	493,000	585,000	706,000	-14.71	-81.52	
Mortgage-backed securities	138,980,000	81,382,000	116,598,000	69,945,000	37,908,000	70.77	260.62	
Asset-backed securities	22,000	26,000	25,000	30,000	36,000	-15.38	-56.43	
Other debt securities	7,000	9,000	9,000	10,000	1,000	-22.22	335.05	
Mutual funds and equity securities	1,026,000	872,000	1,061,000	817,000	376,000	17.66	10359.78	
Available-for-sale securities	151,038,000	86,132,000	120,788,000	74,727,000	25,038,000	75.36	412.88	
U.S. Treasury securities	9,697,000	2,250,000	1,746,000	2,276,000	3,441,000	330.98	265.87	
US agency securities (excluding mortgage-backed securities)	1,874,000	1,928,000	1,917,000	1,881,000	200,000	-2.80	965.66	
Municipal securities	458,000	537,000	493,000	585,000	701,000	-14.71	-80.56	
Mortgage-backed securities	138,980,000	81,382,000	116,598,000	69,945,000	20,660,000	70.77	472.96	
Asset-backed securities	22,000	26,000	25,000	30,000	36,000	-15.38		
Other debt securities	7,000	9,000	9,000	10,000	0	-22.22		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)					-505,000			
Available-for-sale securities appreciation (depreciation)	-814,000	2,156,000	2,170,000	500,000	-651,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	23,496,000	20,309,000	23,717,000	9,724,000	13,030,000	15.69	56.99	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	143,595,000	124,297,000	127,629,000	92,405,000	53,025,000	15.53	181.56
NOW, ATS and transaction accounts	108,954,000	18,660,000	21,180,000	16,846,000	5,923,000	483.89	2558.72
Time deposits less brokered deposits < \$250K	4,613,000	10,991,000	7,790,000	16,630,000	9,232,000	-58.03	
MMDA and other savings accounts	137,217,000	202,389,000	210,860,000	190,033,000	85,674,000	-32.20	56.46
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	394,379,000	356,337,000	367,459,000	315,914,000	153,854,000	10.68	159.65
Time deposits of \$250K or more	2,259,000	3,924,000	3,296,000	9,362,000	5,713,000	-42.43	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,608,000	1,340,000	1,300,000	2,228,000	250,000	94.63	-25.79
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	223,000	180,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	8,845,000	8,888,000	8,762,000	20,869,000	8,835,000	-0.48	127.68
Other borrowings w/remaining maturity over 1 year	22,891,000	28,906,000	27,472,000	29,452,000	16,499,000	-20.81	50.82
Brokered deposits < \$250K	9,219,000	10,486,000	10,322,000	9,451,000	1,632,000	-12.08	
Noncore funding	45,822,000	53,544,000	51,152,000	71,585,000	33,109,000	-14.42	48.93
Trading liabilities	2,268,000	1,383,000	1,634,000	1,412,000	293,000	63.99	204.85
Subordinated notes and debentures + trust preferred securities	6,984,000	7,058,000	7,040,000	5,711,000	2,978,000	-1.05	78.11
Other liabilities	11,531,000	10,888,000	11,031,000	11,898,000	5,285,000	5.91	121.18
Total liabilities	460,984,000	429,210,000	438,316,000	406,520,000	195,519,000	7.40	139.43
Equity Capital							
Perpetual preferred stock (including surplus)	6,673,000	8,048,000	8,048,000	5,102,000	3,053,000	-17.08	118.55
Common stock	6,674,000	6,741,000	6,745,000	6,711,000	3,817,000	-0.99	64.50
Common surplus	34,977,000	35,774,000	35,843,000	35,609,000	6,849,000	-2.23	278.84
Retained earnings	22,114,000	18,834,000	19,455,000	19,806,000	18,118,000	17.42	52.95
Accumulated other comprehensive income	-1,538,000	470,000	716,000	-844,000	-1,715,000		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	68,900,000	69,867,000	70,807,000	66,384,000	30,122,000	-1.38	129.27
Noncontrolling (minority) interest in subsidiaries	0	106,000	105,000	174,000	56,000	-100.00	-100.00
Total equity capital, including minority interest	68,900,000	69,973,000	70,912,000	66,558,000	30,178,000	-1.53	128.97
Total liabilities and capital	529,884,000	499,183,000	509,228,000	473,078,000	225,697,000	6.15	138.02
Memoranda							
Non-interest-bearing deposits	143,595,000	124,297,000	127,629,000	92,405,000	53,025,000	15.53	181.56
Interest-bearing deposits	262,262,000	246,450,000	253,448,000	242,322,000	108,174,000	6.42	140.79
Total deposits	405,857,000	370,747,000	381,077,000	334,727,000	161,199,000	9.47	153.80
Long-term debt that reprices within 1 year	2,851,000	2,234,000	1,931,000	2,299,000	2,847,000	27.62	119.58
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	70,807,000	66,384,000	66,384,000	30,122,000	29,648,000		
Accounting restatements	0	-2,109,000	-2,109,000	-31,000	0		
Net income	4,838,000	3,153,000	4,482,000	3,224,000	3,237,000		
Net sale of new perpetual preferred stock	-1,415,000	2,949,000	2,949,000	4,000	0		
Net sale of new common stock	-940,000	193,000	266,000	150,000	-1,081,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	33,546,000	0		
Less: Dividends declared	2,136,000	2,017,000	2,725,000	1,505,000	1,378,000		
Change in other comprehensive income	-2,254,000	1,314,000	1,560,000	871,000	-248,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	3,000	-56,000		
Holding company equity capital, ending balance	68,900,000	69,867,000	70,807,000	66,384,000	30,122,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.42	36.06	21	25.84	36.66	28	24.24	36.22	24	28.40	37.78	33	34.48	37.19	41
Commercial and industrial loans	11.90	11.11	60	15.23	14.40	53	14.59	13.52	58	15.41	12.02	68	13.55	12.85	57
Loans to individuals	11.52	3.60	87	11.88	3.57	89	11.80	3.40	89	12.39	4.20	88	9.67	4.31	83
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	64	0	0.03	64	0.02	0.04	76	0	0.05	60
Agricultural loans.....	0.07	0.21	56	0.11	0.20	64	0.10	0.19	65	0.06	0.24	53	0.10	0.30	64
Other loans and leases.....	8.95	4.26	83	9.47	4.66	82	9.31	4.63	81	8.87	5.01	80	8.65	5	79
Net loans and leases.....	53.97	58.81	35	61.36	63	36	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Debt securities over 1 year.....	27.53	18.32	78	16.44	14.80	60	23.17	15.55	82	14.88	14.60	54	18.59	14.63	68
Mutual funds and equity securities	0.19	0.05	88	0.17	0.06	84	0.21	0.05	87	0.17	0.06	84	0.17	0.06	84
Subtotal	81.69	78.17	59	77.97	79.07	29	82.28	78.16	62	79.87	79.65	28	84.53	79.97	51
Interest-bearing bank balances	2.85	9.37	14	6.56	6.40	52	2.69	7.51	17	3.16	3.06	60	0.44	3.04	11
Federal funds sold and reverse repos	0.36	0.53	77	0.26	0.80	78	0.34	0.82	78	0.30	1.57	72	0.06	1.66	63
Debt securities 1 year or less	0.98	1.51	48	0.81	1.85	35	0.55	1.68	26	0.92	1.91	42	1.61	1.96	62
Trading assets	1.86	0.58	88	1.70	1.04	83	1.47	1.01	82	1.63	1.19	81	0.25	1.33	67
Total earning assets.....	87.73	91.57	8	87.31	90.87	12	87.34	91.05	10	85.89	89.53	12	86.88	89.74	21
Non-interest cash and due from depository institutions.....	0.87	0.99	39	0.84	1.03	36	0.98	1.07	42	0.86	1.14	27	1.20	1.21	46
Other real estate owned.....	0.01	0.01	57	0.01	0.03	30	0.01	0.02	55	0.02	0.03	50	0.02	0.04	45
All other assets.....	11.39	7.39	90	11.85	8.03	89	11.67	7.82	89	13.25	9.27	87	11.92	8.98	81
Memoranda															
Short-term investments	4.19	12.31	14	7.64	10.21	45	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
U.S. Treasury securities.....	1.83	1.18	72	0.45	0.91	63	0.34	0.84	64	0.48	1.03	61	2.01	1.04	75
US agency securities (excluding mortgage-backed securities)	0.35	0.75	52	0.39	0.59	54	0.38	0.63	54	0.40	0.54	54	1.06	0.69	74
Municipal securities	0.09	1.70	27	0.11	1.60	27	0.10	1.69	25	0.12	1.34	28	0.31	1.62	33
Mortgage-backed securities	26.23	13.46	90	16.30	11.20	77	22.90	11.75	92	14.79	11.44	71	16.80	11.13	84
Asset-backed securities	0	0.47	52	0.01	0.31	51	0	0.32	51	0.01	0.28	52	0.02	0.33	55
Other debt securities	0	0.51	20	0	0.40	22	0	0.42	24	0	0.39	23	0	0.41	19
Loans held-for-sale.....	0.97	0.50	78	1.11	0.52	81	1.19	0.52	82	1.77	0.39	91	0.44	0.30	73
Loans held for investment	53.88	58.34	35	61.43	63.22	35	58.86	61.72	34	63.38	63.50	37	66.02	63.93	42
Real estate loans secured by 1–4 family	11.81	11.57	53	13.94	12.28	56	12.75	11.91	55	16.13	13.29	62	18.32	13.46	70
Revolving	2.15	1.44	66	2.74	1.72	69	2.56	1.66	68	3.22	2.07	70	3.67	2.27	71
Closed-end, secured by first liens	9.56	9.73	53	11.04	10.10	54	10.05	9.81	54	12.70	10.69	64	14.47	10.57	73
Closed-end, secured by junior liens	0.10	0.19	42	0.16	0.24	48	0.14	0.22	47	0.21	0.28	54	0.18	0.31	45
Commercial real estate loans	10.52	22.35	21	11.80	22.30	26	11.39	22.22	25	12.14	22.23	29	15.88	21.58	36
Construction and land development	1.70	3.40	30	1.99	3.47	37	1.89	3.40	37	1.95	3.44	40	2.61	3.51	46
Multifamily.....	0.95	3.32	23	1.10	3.10	25	1.11	3.12	27	1.06	3.01	26	1.32	2.72	35
Nonfarm nonresidential	7.87	14.65	25	8.71	14.72	28	8.40	14.72	27	9.13	14.69	33	11.96	14.44	43
Real estate loans secured by farmland.....	0.09	0.35	51	0.10	0.33	54	0.10	0.33	52	0.13	0.36	57	0.28	0.41	66

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	40.88	60.51	21	41.32	56.15	23	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.53	20	53	22.29	19.51	58	21.23	19.43	55	24.75	20.75	61	27.56	21.10	71
Real estate loans secured by 1–4 family.....	3.92	2.47	71	4.38	2.66	74	4.26	2.64	75	4.93	3.15	73	5.52	3.50	74
Revolving	17.62	17.35	53	17.91	16.64	59	16.97	16.59	52	19.82	17.39	64	22.04	17.39	70
Closed-end.....	19.19	37.13	22	18.87	33.63	25	18.97	34.63	24	18.63	33.52	26	23.90	32.14	38
Construction and land development.....	3.11	5.69	32	3.18	5.18	38	3.15	5.26	37	2.99	5.09	40	3.92	5.20	45
1–4 family.....	0.44	1.19	42	0.40	0.94	40	0.39	0.93	41	0.44	0.94	43	0.86	1.02	55
Other.....	2.67	4.46	33	2.77	4.09	38	2.76	4.19	35	2.56	4.02	38	3.06	4.05	43
Multifamily.....	1.72	5.41	20	1.77	4.78	23	1.84	4.96	22	1.63	4.69	23	1.98	4.10	33
Nonfarm nonresidential	14.36	24.45	27	13.93	22.19	27	13.98	22.93	27	14.01	22.15	31	18	21.40	42
Owner-occupied.....	7.55	8.31	51	6.86	7.46	50	6.97	7.68	48	6.91	7.72	49	8.33	8.03	53
Other.....	6.81	15.83	18	7.07	14.52	22	7.01	14.95	22	7.10	14.34	23	9.66	13.38	38
Real estate loans secured by farmland.....	0.16	0.61	50	0.16	0.52	53	0.16	0.54	53	0.20	0.55	56	0.43	0.63	66
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	64	0	0.06	64	0.03	0.11	76	0	0.12	60
Commercial and industrial loans	21.69	19.45	60	24.36	22.98	59	24.30	22.17	62	23.66	19.53	67	20.39	20.32	57
Loans to individuals	21	6.58	87	18.99	6.23	87	19.66	6.13	88	19.02	7.13	84	14.55	7.36	80
Credit card loans	1.13	0.51	82	1.12	0.63	80	1.17	0.65	79	1.34	0.81	80	1.50	1.02	82
Agricultural loans.....	0.12	0.38	57	0.18	0.31	64	0.17	0.32	65	0.09	0.37	53	0.15	0.46	61
Other loans and leases.....	16.31	8.42	80	15.14	9.11	76	15.50	9.09	76	13.61	9.85	70	13.02	9.66	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	247.16	383.43	21	261.47	387.92	25	250.39	381.27	24	317.63	391.26	37	338.16	379.80	44
Real estate loans secured by 1–4 family.....	130.19	124.74	54	141.01	130.23	54	131.72	125.03	53	180.39	138.18	66	179.63	137.84	65
Revolving	23.68	15.53	69	27.70	18.32	70	26.45	17.42	68	35.96	21.26	71	35.95	23.33	71
Closed-end.....	106.52	107.54	53	113.31	110.40	51	105.26	106.14	53	144.43	115.20	69	143.68	112.79	66
Commercial real estate loans	116.02	238.58	21	119.42	237.16	25	117.68	234.65	24	135.80	229.44	32	155.75	219.72	38
Construction and land development.....	18.79	36.07	31	20.09	36.48	35	19.51	35.62	35	21.80	34.95	43	25.55	35.36	47
1–4 family.....	2.63	7.44	40	2.54	6.64	41	2.40	6.34	40	3.18	6.61	45	5.61	7.04	55
Other.....	16.16	28.34	35	17.56	28.60	37	17.11	28.16	36	18.62	27.32	44	19.95	27.26	44
Multifamily.....	10.42	35.29	22	11.18	32.93	25	11.42	32.74	25	11.90	31.04	30	12.91	27.85	36
Nonfarm nonresidential	86.80	156.30	27	88.15	156.60	29	86.74	155.06	28	102.10	152.10	36	117.29	147.22	43
Owner-occupied.....	45.64	52.63	46	43.38	52.43	43	43.26	52.37	43	50.34	53.07	52	54.31	54.89	55
Other.....	41.16	100.99	21	44.77	101.87	27	43.48	100.54	26	51.76	97.41	33	62.98	91.80	38
Real estate loans secured by farmland.....	0.95	3.67	50	1.04	3.43	52	1	3.44	51	1.44	3.60	57	2.78	4.02	66
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0.01	0.31	64	0	0.28	64	0.25	0.44	76	0	0.54	60
Commercial and industrial loans	131.15	116.17	62	154.16	150.16	51	150.76	139.91	55	172.42	122.02	74	132.90	128.82	52
Loans to individuals	126.97	36.56	87	120.18	36.83	89	121.94	37.47	89	138.65	43.51	89	94.83	42.67	83
Credit card loans	6.85	2.58	84	7.09	3.28	80	7.23	3.30	82	9.77	4.34	81	9.76	5.31	81
Agricultural loans.....	0.74	2.03	59	1.12	1.99	64	1.06	1.88	65	0.65	2.18	54	1.01	2.72	62
Other loans and leases.....	98.63	47.63	81	95.82	49.92	78	96.16	49.54	79	99.19	52.44	82	84.88	51.79	75
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.03	29.25	16	14.33	26.62	19	14.39	27.32	20	13.97	26.45	22	16.51	24.79	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	84.84	187.63	18	90.69	186.45	22	89.26	183.76	22	101.82	178.57	30	107.59	167.93	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	130.48	244.92	21	134.07	243.47	26	132.52	240.85	25	152.16	236.10	32	161.91	225.98	37

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.19	12.31	14	7.64	10.21	45	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
Liquid assets	33.82	29.12	61	26.50	24.65	61	29.11	26.22	63	21.54	22.44	58	21.59	22.72	61
Investment securities	28.70	20.37	75	17.43	17.19	54	23.93	17.85	75	15.97	16.99	49	20.37	17.27	67
Net loans and leases	53.97	58.81	35	61.36	63	36	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Net loans, leases and standby letters of credit	54.91	59.61	35	62.34	63.89	37	59.88	62.48	35	65.91	64.84	39	66.82	65.07	42
Core deposits	74.43	75.52	31	71.38	69.20	43	72.16	70.67	40	66.78	63.09	47	68.17	62.13	56
Noncore funding	8.65	10.15	51	10.73	15.53	47	10.05	14.13	48	15.13	19.36	47	14.67	21.34	40
Time deposits of \$250K or more	0.43	1.67	12	0.79	2.35	19	0.65	2.11	16	1.98	2.94	37	2.53	2.89	47
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.49	1.19	46	0.27	1.44	35	0.26	1.47	34	0.47	1.94	40	0.11	1.97	21
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.13	0.54	47	0.01	0.59	35	-0.09	0.54	17	0.17	0.48	45	0.05	0.54	32
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0.05	0.02	92	0.08	0.02	90
Other borrowings w/remaining maturity of 1 year or less	1.67	0.88	73	1.78	1.75	64	1.72	1.24	68	4.41	3.01	68	3.91	3.67	57
Earning assets that reprice within 1 year	31.39	38.80	30	38.64	38.76	46	33.48	39.38	31	39.57	39.29	49	35.66	40.29	34
Interest-bearing liabilities that reprice within 1 year	2.48	6.64	14	4.18	8.86	19	3.33	8.20	16	6.12	10.19	22	5.46	10.01	26
Long-term debt that reprices within 1 year	0.54	0.27	80	0.45	0.52	70	0.38	0.47	69	0.49	0.96	63	1.26	1.34	70
Net assets that reprice within 1 year	28.36	30.83	40	34.01	27.76	58	29.78	29.11	48	32.97	26.63	65	28.94	27.38	47
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.46	-3.31	78	3.96	6.19	48	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52
Net short-term noncore funding dependence	0.06	-9.17	78	-3.69	-2.71	39	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44
Short-term investment / Short-term noncore funding	98.89	304.29	21	160.49	149.65	64	80.08	184.19	24	51.17	77.77	50	29.30	66.46	37
Liquid assets - short-term noncore funding / Nonliquid assets	44.70	36.72	64	29.58	24.47	65	34.74	28.18	66	16.54	16.97	54	18.36	16.04	65
Net loans and leases / Total deposits	70.46	73.05	43	82.61	82.06	48	78.71	79.43	46	91.62	90.31	48	92.09	90.08	52
Net loans and leases / Core deposits	72.51	78.83	42	85.95	92.26	42	81.63	88.34	39	97.07	103.93	41	96.48	105	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.72			-2.35	-0.82	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.79	1.06	3	4.69	4.54	62	4.73	4.31	62	1.23	1.36	52	-3.03	-1.98	20
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	44.71	16.19	88
Available-for-sale securities	99.33	84.59	72	99	86.72	68	99.13	87.23	69	98.92	85.40	72	54.47	81.88	11
U.S. Treasury securities	6.38	6.01	70	2.59	5.26	63	1.43	4.72	58	3.01	6.15	56	9.88	6.99	69
US agency securities (excluding mortgage-backed securities)	1.23	4.24	47	2.22	3.94	53	1.57	4.01	47	2.49	3.49	58	5.22	4.02	71
Municipal securities	0.30	8.38	21	0.62	9.87	24	0.40	9.83	21	0.77	7.75	27	1.54	9.16	32
Mortgage-backed securities	91.40	66.09	87	93.54	66.61	89	95.69	66.64	90	92.59	67.43	86	82.47	65.45	76
Asset-backed securities	0.01	2.45	51	0.03	1.91	51	0.02	1.91	50	0.04	1.66	52	0.08	2.05	55
Other debt securities	0	3.01	18	0.01	2.93	23	0.01	3.01	23	0.01	2.94	24	0	2.79	18
Mutual funds and equity securities	0.67	0.29	78	1	0.38	81	0.87	0.35	81	1.08	0.40	83	0.82	0.42	77
Debt securities 1 year or less	3.40	8.18	31	4.67	11.25	26	2.32	10.55	17	5.75	11.86	37	7.90	11.91	53
Debt securities 1 to 5 years	6.45	17.39	31	3.19	17.70	23	2.60	17.03	18	3.71	17.94	21	12.82	19.18	44
Debt securities over 5 years	89.48	72.07	78	91.14	68.10	85	94.21	69.86	89	89.45	66.02	80	78.47	64.73	61
Pledged securities	15.45	33.37	27	23.34	37.16	33	19.46	35.67	32	12.87	30.57	24	28.35	33.30	44
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-41.81	64.27	4	801.18	124.80	96	-11.80	183.32	7	335.86	26.69	96	11.88	6.77	59
Investment securities	74.78	32.48	84	57.51	20.30	86	61.30	23.62	85	64.35	11.75	91	-3.38	9.42	19
Core deposits	10.68	16.96	22	130.33	26	98	16.32	26.88	17	105.33	11.23	97	0.39	7.29	21
Noncore funding	-14.42	-21.64	62	37.93	-6.57	91	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			186,731,000	177,598,000	72,435,000
Commit: Secured commercial real estate loans	9,753,000	10,860,000	10,235,000	12,111,000	7,471,000
Commit: Unsecured real estate loans	2,118,000	2,253,000	2,439,000	2,585,000	752,000
Credit card lines (reported semiannually, June/Dec)			24,232,000	23,733,000	11,976,000
Securities underwriting	0	0	0	1,000	1,000
Standby letters of credit	5,028,000	4,886,000	4,986,000	5,136,000	2,377,000
Commercial and similar letters of credit	46,000	43,000	80,000	45,000	12,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	7,039,000	6,398,000	6,430,000	5,259,000	362,000
Credit derivatives - notional amount (holding company as beneficiary)	3,613,000	3,780,000	3,724,000	4,861,000	84,000
Credit derivative contracts w/ purchased credit protection-investment grade	5,421,000	2,821,000	3,366,000	4,856,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,231,000	7,355,000	6,789,000	5,264,000	0
Derivative Contracts					
Interest rate futures and forward contracts	25,065,000	25,945,000	20,311,000	27,241,000	7,083,000
Written options contracts (interest rate)	11,639,000	16,854,000	15,076,000	17,561,000	5,130,000
Purchased options contracts (interest rate)	18,988,000	19,626,000	20,360,000	18,928,000	3,380,000
Interest rate swaps	212,397,000	177,615,000	210,951,000	187,949,000	51,170,000
Futures and forward foreign exchange	13,994,000	11,387,000	10,348,000	11,197,000	497,000
Written options contracts (foreign exchange)	91,000	131,000	106,000	13,000	0
Purchased options contracts (foreign exchange)	140,000	129,000	106,000	13,000	0
Foreign exchange rate swaps	1,760,000	1,261,000	1,330,000	1,441,000	0
Commodity and other futures and forward contracts	58,000	521,000	748,000	223,000	0
Written options contracts (commodity and other)	21,836,000	24,836,000	21,377,000	25,641,000	0
Purchased options contracts (commodity and other)	10,378,000	13,509,000	10,132,000	14,113,000	0
Commodity and other swaps	2,695,000	1,389,000	1,767,000	1,108,000	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					36.67	22.01	86	37.54	23.52	84	32.09	24.05	77		
Standby letters of credit	0.95	0.66	75	0.98	0.72	74	0.98	0.71	74	1.09	0.84	72	1.05	0.92	66
Commercial and similar letters of credit	0.01	0.02	62	0.01	0.02	61	0.02	0.02	67	0.01	0.02	61	0.01	0.02	45
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.33	0.24	90	1.28	0.39	88	1.26	0.35	89	1.11	0.42	87	0.16	0.52	66
Credit derivatives - notional amount (holding company as beneficiary)	0.68	0.18	85	0.76	0.33	86	0.73	0.30	86	1.03	0.52	88	0.04	0.75	63
Credit derivative contracts w/ purchased credit protection-investment grade	1.02	0.18	87	0.57	0.24	83	0.66	0.25	83	1.03	0.30	86	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.99	0.13	90	1.47	0.35	91	1.33	0.30	90	1.11	0.45	88	0	0.69	34
Derivative contracts	60.21	47.31	82	58.74	51.49	78	61.39	48.62	78	64.56	68.47	76	29.80	65.81	62
Interest rate contracts	50.59	35.15	82	48.09	36.10	77	52.37	34.36	79	53.20	47.31	76	29.58	43.84	66
Interest rate futures and forward contracts	4.73	4.39	81	5.20	8.89	80	3.99	6.21	77	5.76	10.67	78	3.14	11.40	75
Written options contracts (interest rate)	2.20	1.69	78	3.38	2.33	80	2.96	2.18	77	3.71	2.47	84	2.27	2.16	76
Purchased options contracts (interest rate)	3.58	1.29	84	3.93	1.45	83	4	1.46	84	4	2.65	79	1.50	2.32	71
Interest rate swaps	40.08	20.27	84	35.58	20.71	82	41.43	20.83	84	39.73	28.86	81	22.67	26.74	71
Foreign exchange contracts	3.02	6.12	81	2.59	5.79	81	2.33	6.01	79	2.68	10.12	80	0.22	10.92	57
Futures and forward foreign exchange contracts	2.64	3.76	83	2.28	3.70	83	2.03	3.47	81	2.37	5.23	81	0.22	5.22	60
Written options contracts (foreign exchange)	0.02	0.04	83	0.03	0.03	83	0.02	0.03	81	0	0.05	79	0	0.14	37
Purchased options contracts (foreign exchange)	0.03	0.04	84	0.03	0.04	83	0.02	0.04	81	0	0.08	79	0	0.13	37
Foreign exchange rate swaps	0.33	0.76	81	0.25	0.73	82	0.26	0.77	82	0.30	2.03	80	0	2.17	37
Equity, commodity, and other derivative contracts	6.60	0.91	90	8.06	1.80	90	6.68	1.86	89	8.68	3.32	88	0	4.08	31
Commodity and other futures and forward contracts	0.01	0.07	87	0.10	0.13	87	0.15	0.14	88	0.05	0.19	86	0	0.25	39
Written options contracts (commodity and other)	4.12	0.31	92	4.98	0.54	91	4.20	0.52	91	5.42	0.98	90	0	1.48	34
Purchased options contracts (commodity and other)	1.96	0.21	92	2.71	0.38	91	1.99	0.37	90	2.98	0.94	88	0	1.29	34
Commodity and other swaps	0.51	0.30	84	0.28	0.31	79	0.35	0.32	79	0.23	0.38	78	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					59.37	42.82	78	109.96	45.53	87	49.48	44.93	71		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	319,041,000	293,203,000	312,612,000	305,428,000	67,260,000
Interest rate contracts	268,089,000	240,040,000	266,698,000	251,679,000	66,763,000
Foreign exchange contracts.....	15,985,000	12,908,000	11,890,000	12,664,000	497,000
Equity, commodity, and other contracts	34,967,000	40,255,000	34,024,000	41,085,000	0
Derivatives Position					
Futures and forwards	39,117,000	37,853,000	31,407,000	38,661,000	7,580,000
Written options	33,566,000	41,821,000	36,559,000	43,215,000	5,130,000
Exchange-traded.....	5,968,000	6,727,000	4,447,000	7,818,000	0
Over-the-counter.....	27,598,000	35,094,000	32,112,000	35,397,000	5,130,000
Purchased options	29,506,000	33,264,000	30,598,000	33,054,000	3,380,000
Exchange-traded.....	13,771,000	15,039,000	12,311,000	13,568,000	0
Over-the-counter.....	15,735,000	18,225,000	18,287,000	19,486,000	3,380,000
Swaps	216,852,000	180,265,000	214,048,000	190,498,000	51,170,000
Held for trading.....	227,547,000	229,968,000	230,011,000	227,655,000	27,114,000
Interest rate contracts	176,981,000	176,845,000	184,379,000	173,949,000	26,679,000
Foreign exchange contracts.....	15,638,000	12,908,000	11,647,000	12,664,000	435,000
Equity, commodity, and other contracts	34,928,000	40,215,000	33,985,000	41,042,000	0
Non-traded.....	91,494,000	63,235,000	82,601,000	77,773,000	40,146,000
Interest rate contracts	91,108,000	63,195,000	82,319,000	77,730,000	40,084,000
Foreign exchange contracts.....	347,000	0	243,000	0	62,000
Equity, commodity, and other contracts	39,000	40,000	39,000	43,000	0
Derivative contracts (excluding futures and FX 14 days or less)	283,286,000	255,643,000	278,019,000	254,842,000	61,187,000
One year or less	59,338,000	61,627,000	57,337,000	51,527,000	11,023,000
Over 1 year to 5 years	195,668,000	165,482,000	192,852,000	131,057,000	40,515,000
Over 5 years	28,280,000	28,534,000	27,830,000	72,258,000	9,649,000
Gross negative fair value (absolute value)	3,431,000	3,448,000	3,612,000	3,291,000	247,000
Gross positive fair value.....	4,605,000	6,174,000	5,827,000	4,233,000	246,000
Held for trading.....	4,500,000	5,920,000	5,626,000	4,045,000	163,000
Non-traded	105,000	254,000	201,000	188,000	83,000
Current credit exposure on risk-based capital derivative contracts	3,205,000	4,679,000	4,174,000	2,328,000	232,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	84.03	94.10	19	81.87	94.62	14	85.31	94.10	19	82.40	93.44	20	99.26	92.91	53
Foreign exchange contracts	5.01	3.22	77	4.40	3.07	78	3.80	3.49	74	4.15	3.20	75	0.74	3.39	54
Equity, commodity, and other contracts	10.96	1.21	93	13.73	1.18	94	10.88	1.17	93	13.45	1.64	91	0	1.93	30
Futures and forwards	12.26	12.59	62	12.91	14.59	58	10.05	14.05	55	12.66	13.49	62	11.27	12.78	64
Written options	10.52	7.18	72	14.26	8.60	75	11.69	8.18	72	14.15	5.91	81	7.63	6.60	66
Exchange-traded	1.87	0.11	92	2.29	0.15	92	1.42	0.14	90	2.56	0.15	93	0	0.23	39
Over-the-counter	8.65	6.91	70	11.97	8.13	72	10.27	7.73	71	11.59	5.10	82	7.63	5.49	71
Purchased options	9.25	3.41	80	11.35	3.51	82	9.79	3.42	80	10.82	4.42	79	5.03	4.19	64
Exchange-traded	4.32	0.12	96	5.13	0.14	96	3.94	0.15	96	4.44	0.28	92	0	0.32	37
Over-the-counter	4.93	3.01	70	6.22	2.98	77	5.85	2.86	77	6.38	3.35	75	5.03	3.20	69
Swaps	67.97	71.71	37	61.48	67.37	34	68.47	68.76	42	62.37	69.75	35	76.08	70.34	47
Held for trading	71.32	40.70	61	78.43	43.02	70	73.58	43.53	61	74.54	44.16	61	40.31	46.31	45
Interest rate contracts	55.47	34.66	57	60.31	36.62	60	58.98	36.62	57	56.95	37.24	56	39.67	38.40	50
Foreign exchange contracts	4.90	1.55	85	4.40	1.45	85	3.73	1.60	82	4.15	1.60	83	0.65	1.85	66
Equity, commodity, and other contracts	10.95	0.61	96	13.72	0.68	96	10.87	0.68	96	13.44	0.83	95	0	1.14	35
Non-traded	28.68	59.30	38	21.57	56.98	29	26.42	56.47	38	25.46	55.84	38	59.69	53.69	54
Interest rate contracts	28.56	56.22	41	21.55	54.32	30	26.33	53.82	39	25.45	52.22	39	59.60	50.60	56
Foreign exchange contracts	0.11	0.36	72	0	0.39	35	0.08	0.46	71	0	0.34	33	0.09	0.57	69
Equity, commodity, and other contracts	0.01	0.11	81	0.01	0.10	79	0.01	0.10	78	0.01	0.13	80	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	88.79	91.91	29	87.19	90.28	29	88.93	91.48	28	83.44	93.86	18	90.97	94.47	29
One year or less	18.60	27.90	48	21.02	31.66	51	18.34	32.05	46	16.87	32.17	41	16.39	32.51	43
Over 1 year to 5 years	61.33	29.78	94	56.44	27.15	91	61.69	27.06	96	42.91	30.45	68	60.24	31.16	92
Over 5 years	8.86	29.19	25	9.73	28.15	27	8.90	29.56	25	23.66	28.09	49	14.35	28.71	36
Gross negative fair value (absolute value)	1.08	1.18	53	1.18	1.65	48	1.16	1.55	47	1.08	0.83	64	0.37	0.72	21
Gross positive fair value	1.44	1.59	45	2.11	2.48	46	1.86	2.23	45	1.39	1.19	60	0.37	0.85	12
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.05	82	0.08	0.07	74	0.08	0.07	75	0.08	0.06	86	0.01	0.06	45
Gross positive fair value (X)	0.10	0.06	82	0.13	0.10	73	0.13	0.09	76	0.10	0.07	86	0.01	0.06	43
Held for trading (X)	0.10	0.05	85	0.13	0.07	80	0.12	0.07	80	0.10	0.06	87	0.01	0.05	49
Non-traded (X)	0	0.01	31	0.01	0.02	45	0	0.02	42	0	0.01	58	0	0.01	57
Current credit exposure (X)	0.07	0.05	77	0.10	0.07	71	0.09	0.06	72	0.06	0.05	75	0.01	0.04	52
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.83	0.59	75	1.24	0.91	71	1.10	0.85	71	0.62	0.73	72	0.13	0.53	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		5,835,000		1,549,000		1,549,000		1,558,000		1,490,000					
Gross losses		794,000		1,147,000		1,450,000		789,000		678,000					
Write-downs, transfers to loans held-for-sale		27,000		74,000		101,000		0		0					
Recoveries		279,000		233,000		331,000		155,000		154,000					
Net losses		515,000		914,000		1,119,000		634,000		524,000					
Provision for loan and lease losses		-622,000		2,153,000		2,325,000		625,000		592,000					
Adjustments		4,000		3,075,000		3,080,000		0		0					
Ending balance		4,702,000		5,863,000		5,835,000		1,549,000		1,558,000					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.16	-0.12	34	0.58	0.66	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	
-0.28	-0.21	33	0.91	1.06	48	0.74	0.82	50	0.39	0.24	80	0.40	0.24	82	
-120.78	-65.12	41	235.56	587.54	19	207.77	487.86	23	98.58	130.58	26	112.98	134.68	51	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.65	1.32	76	1.91	1.58	75	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72
Allowance for loan and lease losses / Total loans and leases	1.62	1.30	76	1.88	1.55	76	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73
Allowance for loan and lease losses / Net loans and leases losses (X)	6.85	17.40	30	4.81	11.29	33	5.21	11.58	35	2.44	8.03	21	2.97	7.54	26
Allowance for loan and lease losses / Nonaccrual assets	406.75	330.05	75	467.54	301.93	81	437.08	299.17	78	276.11	218.72	76	298.47	214.03	77
ALLL / 90+ days past due + nonaccrual loans and leases	155.13	271.93	28	238.72	249.38	62	174.23	244.34	37	60.44	151.73	16	158.17	160.51	63
Gross loan and lease losses / Average loans and leases	0.36	0.20	81	0.48	0.35	74	0.46	0.34	73	0.49	0.28	82	0.46	0.30	82
Recoveries / Average loans and leases	0.13	0.08	77	0.10	0.07	72	0.11	0.07	74	0.10	0.08	69	0.11	0.09	65
Net losses / Average loans and leases	0.23	0.12	80	0.38	0.28	71	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	93	0.02	0	97	0.03	0	96	0	0	40	0	0	39
Recoveries / Prior year-end losses	19.24	25.09	47	29.53	24.77	69	41.95	33.98	71	22.86	36.22	30	22.09	41.30	25
Earnings coverage of net loan and lease losses (X)	10.49	26.30	33	6.55	20.97	35	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	52	0.18	0.04	92	0.16	0.04	89	0.05	0.01	83	0.06	0.02	82
Real estate loans secured by 1–4 family	-0.01	-0.01	49	0.09	0.01	90	0.07	0.01	90	0.02	0.01	66	0.06	0.01	82
Revolving	-0.13	-0.07	19	0.02	0.01	65	-0.01	0.01	41	0.02	0.02	61	0.10	0.03	70
Closed-end	0.02	-0.01	86	0.10	0.01	91	0.09	0	92	0.02	0	76	0.05	0.01	84
Commercial real estate loans	0.01	0.04	54	0.30	0.06	92	0.26	0.07	86	0.08	0.01	91	0.06	0.01	84
Construction and land development	-0.07	0.01	10	0.16	0	93	0.09	0	90	-0.08	-0.01	12	-0.12	-0.03	13
1–4 family	0	0	57	0	0	59	0	0	59	-0.01	0	10	-0.03	-0.01	9
Other	-0.07	0.01	8	0.16	0	95	0.09	0	94	-0.07	-0.01	13	-0.09	-0.02	14
Multifamily	0.08	0.01	91	0.07	0	96	0.09	0	96	0.20	0	98	0.17	0	94
Nonfarm nonresidential	0.03	0.05	56	0.36	0.08	92	0.32	0.11	86	0.09	0.02	90	0.09	0.02	84
Owner-occupied	0.02	0.01	80	0.15	0.02	94	0.13	0.02	92	0.05	0.01	89	0.07	0.01	91
Other	0.01	0.04	55	0.21	0.05	89	0.20	0.08	84	0.05	0.01	87	0.01	0.01	66
Real estate loans secured by farmland	0	-0.01	55	-0.52	0.04	2	-0.20	0.02	2	0.16	0.01	93	0.31	0	93
Commercial and industrial loans	0.26	0.19	67	0.29	0.46	44	0.30	0.47	45	0.10	0.37	21	0.17	0.31	41
Loans to individuals	0.87	0.72	65	1.15	1.25	61	1.05	1.13	62	0.83	1.17	48	1.93	1.16	77
Credit card loans	3.04	2.27	77	3.89	3.33	60	3.51	2.92	61	1.74	3.11	24	2.14	2.92	28
Agricultural loans	0	0.02	49	0.48	0.11	85	0.57	0.19	86	1.09	0.08	95	0.86	0.15	89
Loans to foreign governments and institutions			0			0		0		0		0		0	
Other loans and leases	-0.04	0.09	6	0.17	0.14	66	0.14	0.15	64	0.02	0.15	43	0.01	0.14	44

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,842,000		2,163,000		2,241,000		2,238,000		1,051,000					
90+ days past due loans and leases		1,875,000		1,202,000		2,014,000		2,002,000		463,000					
Nonaccrual loans and leases		1,156,000		1,254,000		1,335,000		561,000		522,000					
Total past due and nonaccrual loans and leases		4,873,000		4,619,000		5,590,000		4,801,000		2,036,000					
Restructured 30–89 days past due		160,000		150,000		176,000		160,000		184,000					
Restructured 90+ days past due		150,000		151,000		161,000		155,000		162,000					
Restructured nonaccrual		167,000		140,000		154,000		82,000		176,000					
Total restructured loans and leases		477,000		441,000		491,000		397,000		522,000					
30–89 days past due loans held for sale		19,000		15,000		21,000		25,000		6,000					
90+ days past due loans held for sale		3,000		5,000		6,000		8,000		1,000					
Nonaccrual loans held for sale		76,000		130,000		5,000		107,000		0					
Total past due and nonaccrual loans held for sale		98,000		150,000		32,000		140,000		7,000					
Restructured loans and leases in compliance		1,110,000		917,000		974,000		675,000		775,000					
Other real estate owned		52,000		35,000		67,000		94,000		48,000					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.63	0.29	88	0.69	0.37	82	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84
90+ days past due loans and leases	0.65	0.09	91	0.39	0.13	85	0.66	0.12	89	0.65	0.15	88	0.31	0.17	78
Nonaccrual loans and leases	0.40	0.54	37	0.40	0.66	28	0.44	0.66	34	0.18	0.51	14	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	1.04	0.68	81	0.79	0.84	56	1.10	0.85	75	0.83	0.71	62	0.66	0.75	49
30–89 days past due restructured	0.06	0.01	89	0.05	0.01	88	0.06	0.01	88	0.05	0.01	85	0.12	0.02	94
90+ days past due restructured	0.05	0	92	0.05	0.01	91	0.05	0.01	93	0.05	0.01	91	0.11	0.01	93
Nonaccrual restructured	0.06	0.12	41	0.04	0.14	29	0.05	0.13	32	0.03	0.14	20	0.12	0.16	46
30–89 days past due loans held for sale	0.01	0	88	0	0	87	0.01	0	88	0.01	0	89	0	0	88
90+ days past due loans held for sale	0	0	87	0	0	87	0	0	86	0	0	88	0	0	89
Nonaccrual loans held for sale	0.03	0	88	0.04	0	90	0	0.01	78	0.03	0	92	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63	0.29	87	0.69	0.37	82	0.73	0.40	83	0.73	0.43	82	0.70	0.44	84
90+ days past due assets	0.65	0.09	91	0.39	0.13	85	0.66	0.12	89	0.65	0.15	88	0.31	0.18	78
Nonaccrual assets	0.40	0.55	36	0.40	0.67	28	0.44	0.67	34	0.18	0.53	14	0.35	0.57	31
30+ days past due and nonaccrual assets	1.68	1	85	1.48	1.25	67	1.83	1.29	79	1.56	1.19	74	1.36	1.26	64
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.57	0.40	77	0.49	0.52	51	0.66	0.52	75	0.54	0.44	66	0.44	0.48	49
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.42	75	0.50	0.55	49	0.67	0.55	72	0.56	0.48	65	0.46	0.52	45
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.50	0.48	61	0.50	0.61	42	0.53	0.60	46	0.35	0.53	29	0.75	0.60	68
Allowance for loan and lease losses	55.89	67.85	51	42.76	66.38	31	46.50	66.66	35	106.20	115.41	53	108.54	118.28	51
Equity capital + allowance for loan and lease losses	3.57	4.12	46	3.31	5.10	32	3.54	4.97	31	2.42	4.28	27	5.34	4.79	62
Tier 1 capital + allowance for loan and lease losses	5.23	4.89	63	4.84	6.26	39	5.24	6.05	44	3.89	5.65	34	7.35	6.16	64
Loans and leases + other real estate owned	0.90	0.82	62	0.80	0.98	44	0.89	0.97	48	0.53	0.85	27	1.13	0.96	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.50	0.25	84	0.70	0.35	84	0.73	0.39	85	0.55	0.38	77	0.70	0.42	84
	90+ days past due		0.72	0.12	88	0.46	0.17	86	0.69	0.16	88	0.59	0.16	87	0.56	0.22	82
	Nonaccrual.....		0.54	0.60	58	0.49	0.70	43	0.64	0.76	50	0.17	0.46	18	0.48	0.57	49
Commercial and industrial	30–89 days past due		0.14	0.24	43	0.17	0.24	55	0.09	0.23	27	0.11	0.31	23	0.11	0.30	25
	90+ days past due		0	0.02	50	0	0.03	48	0.01	0.03	58	0.03	0.05	56	0	0.05	34
	Nonaccrual.....		0.44	0.65	43	0.53	0.80	33	0.45	0.75	38	0.29	0.83	24	0.14	0.76	12
Individuals	30–89 days past due		1.85	0.60	92	1.85	0.74	92	2.09	0.83	93	2.39	0.83	93	2.14	0.84	92
	90+ days past due		1.63	0.08	97	1.02	0.11	94	1.91	0.14	97	1.97	0.17	96	0.10	0.16	59
	Nonaccrual.....		0.31	0.17	77	0.25	0.24	64	0.28	0.28	65	0.19	0.17	61	0.38	0.23	73
Depository institution loans	30–89 days past due			0.03		0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due			0		0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....			0		0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.28	0.11	78	0.18	0.15	66	0.38	0.17	79	0.36	0.24	74	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.56	0.51	74	0.54	0.72	65	0.38	0.49	66	2.19	0.67	84	1.72	0.75	82
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.05	0.11	58	0.07	0.14	59	0.05	0.18	50	0.05	0.20	44	0.01	0.17	33
	90+ days past due		0.03	0.01	88	0	0.01	31	0	0.01	73	0.08	0.01	90	0.01	0.01	77
	Nonaccrual.....		0.10	0.13	67	0.14	0.19	63	0.08	0.15	58	0.03	0.13	44	0.09	0.14	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.88	0.36	86	1.27	0.51	89	1.31	0.65	85	0.92	0.67	76	1.27	0.71	84
	90+ days past due	1.37	0.25	90	0.84	0.36	85	1.31	0.33	87	0.99	0.31	86	1.04	0.46	85
	Nonaccrual	0.81	0.76	65	0.64	0.91	44	0.78	0.89	54	0.15	0.73	11	0.43	0.86	28
Revolving	30–89 days past due	0.36	0.33	58	0.45	0.40	61	0.41	0.48	50	0.66	0.45	71	0.53	0.50	51
	90+ days past due	0.04	0.03	76	0.01	0.02	71	0.05	0.03	77	0.05	0.05	70	0.10	0.05	74
	Nonaccrual	1.13	1.05	70	1.11	1.28	66	1.45	1.13	74	0.34	1	28	0.58	1.17	45
Closed-end	30–89 days past due	1	0.36	89	1.47	0.52	92	1.53	0.65	88	0.98	0.70	74	1.45	0.75	85
	90+ days past due	1.67	0.27	90	1.04	0.41	86	1.63	0.38	87	1.23	0.35	86	1.28	0.53	84
Junior lien	Nonaccrual	0.74	0.71	60	0.53	0.89	36	0.61	0.87	43	0.10	0.70	11	0.39	0.84	30
	30–89 days past due	0.01	0.01	73	0.02	0.02	65	0.02	0.02	69	0.03	0.02	63	0.02	0.03	51
	90+ days past due	0	0	78	0.01	0	90	0.01	0	88	0.01	0	90	0	0	65
	Nonaccrual	0.03	0.04	49	0.02	0.05	34	0.03	0.04	47	0	0.04	23	0.02	0.06	39
Commercial real estate	30–89 days past due	0.08	0.16	44	0.04	0.21	25	0.08	0.26	34	0.06	0.18	30	0.06	0.17	22
	90+ days past due	0	0.01	57	0.02	0.02	75	0.01	0.02	63	0.06	0.03	74	0.02	0.03	66
	Nonaccrual	0.24	0.48	35	0.31	0.53	36	0.49	0.62	47	0.17	0.23	44	0.52	0.28	80
Construction and development	30–89 days past due	0.08	0.15	58	0.05	0.24	37	0.19	0.28	59	0.09	0.28	47	0.17	0.21	55
	90+ days past due	0.02	0.01	85	0.03	0.01	87	0.03	0.01	88	0.13	0.02	93	0	0.02	31
	Nonaccrual	0.13	0.31	60	0.38	0.32	74	0.32	0.41	66	0.07	0.20	46	0.20	0.19	66
1–4 family	30–89 days past due	0.06	0.03	79	0.02	0.03	67	0.08	0.03	79	0.05	0.06	66	0.10	0.06	71
	90+ days past due	0.02	0	94	0.02	0	91	0.03	0	93	0.04	0	92	0	0	43
Other	Nonaccrual	0.03	0.02	80	0.11	0.03	86	0.07	0.03	84	0.01	0.02	64	0.03	0.02	73
	30–89 days past due	0.02	0.10	58	0.03	0.17	45	0.10	0.22	57	0.03	0.20	46	0.07	0.13	52
	90+ days past due	0	0	40	0.01	0	86	0	0	40	0.09	0.01	94	0	0.02	33
	Nonaccrual	0.10	0.25	64	0.27	0.26	69	0.25	0.35	67	0.05	0.17	49	0.17	0.15	69
Multifamily	30–89 days past due	0.02	0.09	58	0	0.09	24	0.02	0.09	49	0.02	0.08	52	0.03	0.10	52
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.06	0.13	62	0	0.09	20	0	0.11	20	0.04	0.05	61	0.51	0.08	95
Nonfarm non-residential	30–89 days past due	0.09	0.12	54	0.05	0.21	34	0.07	0.23	33	0.06	0.14	30	0.03	0.17	15
	90+ days past due	0	0.01	28	0.03	0.02	75	0	0.02	60	0.05	0.03	75	0.03	0.03	70
	Nonaccrual	0.29	0.58	35	0.33	0.68	31	0.59	0.80	48	0.21	0.28	45	0.59	0.30	78
Owner Occupied	30–89 days past due	0.08	0.04	77	0.04	0.07	49	0.05	0.07	52	0.05	0.07	51	0.02	0.09	21
	90+ days past due	0	0	35	0.01	0	82	0	0	71	0.05	0.01	83	0.01	0.01	71
Other	Nonaccrual	0.25	0.20	62	0.22	0.26	46	0.42	0.27	72	0.16	0.16	59	0.37	0.17	80
	30–89 days past due	0	0.07	29	0.01	0.13	29	0.02	0.14	35	0.01	0.07	27	0.01	0.07	30
	90+ days past due	0	0.01	34	0.02	0.01	80	0	0.01	33	0	0.01	65	0.01	0.01	72
	Nonaccrual	0.03	0.31	20	0.11	0.36	34	0.17	0.44	36	0.04	0.10	42	0.22	0.13	75
Farmland	30–89 days past due	0	0.13	30	0.19	0.24	63	0.20	0.11	77	0.33	0.23	75	0.31	0.25	72
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.66	1.06	62	1.75	1.49	69	1.02	1.13	65	2.14	0.84	81	1.72	1.23	75
Credit card	30–89 days past due	0.91	0.79	58	0.83	0.92	37	1.12	0.95	62	1.06	1.19	33	0.89	1.22	25
	90+ days past due	0.70	0.40	72	0.60	0.55	52	0.81	0.63	61	0.90	0.78	54	0.58	0.73	42
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	41,651,000	42,515,000	42,588,000	42,320,000	10,666,000										
Retained earnings	24,274,000	21,291,000	21,909,000	19,806,000	18,118,000										
Accumulated other comprehensive income (AOCI)	-1,538,000	470,000	716,000	-844,000	-1,715,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	64,387,000	64,276,000	65,213,000	61,282,000	27,069,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,067,000	25,924,000	26,629,000	26,482,000	10,360,000										
Accumulated other comprehensive income-related adjustments	-1,539,000	473,000	715,000	-843,000	-1,696,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	38,859,000	37,879,000	37,869,000	35,643,000	18,405,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	38,859,000	37,879,000	37,869,000	35,643,000	18,405,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	6,673,000	8,048,000	8,048,000	5,102,000	3,053,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	6,673,000	8,048,000	8,048,000	5,102,000	3,053,000										
Less: Additional tier 1 capital deductions	3,000	2,000	2,000	2,000	2,000										
Additional tier 1 capital	6,670,000	8,046,000	8,046,000	5,100,000	3,051,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	5,662,000	6,175,000	6,174,000	5,240,000	2,277,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,040,000	2,932,000	2,924,000	1,889,000	1,651,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	7,702,000	9,107,000	9,098,000	7,129,000	3,928,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	3,000	2,000	2,000	361,000	421,000										
Tier 2 capital	7,699,000	9,105,000	9,096,000	6,768,000	3,507,000										
Exited advanced approach tier 2 capital															
Total capital	53,228,000	55,030,000	55,011,000	47,511,000	24,963,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	529,327,000	501,476,000	504,292,000	301,736,000	224,745,000										
Less: Deductions from common equity tier 1 capital	27,070,000	25,926,000	26,631,000	26,484,000	10,362,000										
Less: Other deductions	-966,000	-1,318,000	-947,000	-1,339,000	-1,489,000										
Total assets for leverage ratio	503,223,000	476,868,000	478,608,000	276,591,000	215,872,000										
Total risk-weighted assets	383,870,565	377,420,120	379,152,620	376,056,130	181,260,420										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.12	12.59	13	10.04	12.26	18	9.99	12.35	13	9.48	12.11	10	10.15	12.09	20
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.86	13.31	25	12.17	12.97	43	12.11	13.08	39	10.83	12.78	18	11.84	12.85	37
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.87	15.21	25	14.58	15.12	48	14.51	15.23	46	12.63	14.36	17	13.77	14.45	48
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.05	9.07	53	9.63	9.05	71	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60
Supplementary leverage ratio, advanced approaches HCs	7.78	6.90	81	8.95	8.70	63	8.65	8.72	63	7.41				7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
	BHC	Peer # 1	Pct	1-Year	5-Year													
Insurance Activities																		
Total insurance underwriting assets		68,000			61,000			61,000			63,000			42,000		11.48	25.22	
Total property and casualty assets		68,000			61,000			61,000			63,000			42,000		11.48	25.22	
Reinsurance recoverables (P/C)		0			0			0			0			0				
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		35,000			34,000			33,000			33,000			31,000		2.94	16.20	
Total property and casualty equity		35,000			34,000			33,000			33,000			31,000		2.94	16.20	
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		1,000			1,000			2,000			2,000			1,000		0.00	-14.38	
Total property and casualty		1,000			1,000			2,000			2,000			1,000		0.00	-14.38	
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		37,000			32,000			34,000			26,000			23,000		15.63	81.30	
Unearned premiums (P/C)		0			0			0			0			0			-100.00	
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		1,936,000			1,623,000			2,158,000			2,031,000			1,816,000		19.29	49.56	
Other insurance activities income		1,935,000			1,622,000			2,157,000			2,029,000			1,813,000		19.30	49.88	
Insurance and reinsurance underwriting income		1,000			1,000			1,000			2,000			3,000		0.00	-71.50	
Premiums		1,000			1,000			1,000			2,000			3,000		0.00	-71.50	
Credit related insurance underwriting		0			0			0			0			0			-100.00	
Other insurance underwriting		1,000			1,000			1,000			2,000			3,000		0.00	-69.23	
Insurance benefits, losses, expenses		8,000			9,000			12,000			9,000			8,000		-11.11	7.35	
Net assets of insurance underwriting subsidiaries		79,000			74,000			61,000			63,000			42,000		6.76	200.70	
Life insurance assets		6,512,000			6,461,000			6,479,000			6,383,000			4,656,000		0.79	47.66	
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets		0.01		0	87		0.01	0	83	0.01	0	83		0.01	0.01	80	0.02	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100		53.46	76		100	54.17	76	100	53.67	76		100	51.47	79	100	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0		46.54	24		0	45.83	23	0	46.33	23		0	48.53	20	0	43.88
Separate account assets (L/H) / Total life assets				13.15				11.09			11.24				7.26			8.53
Insurance activities revenue / Adjusted operating income		11.59		0.38	98		9.69	0.41	97	9.64	0.41	97		15.93	0.47	99	15.60	0.47
Premium income / Insurance activities revenue		0.05		2.90	82		0.06	2.06	81	0.05	2.84	80		0.10	7.32	74	0.17	4.86
Credit related premium income / Total premium income		0		31.14	35		0	40.11	28	0	38.23	29		0	34.91	29	0	44.54
Other premium income / Total premium income		100		68.86	65		100	59.89	71	100	61.77	70		100	65.09	70	100	55.46
Insurance underwriting net income / Consolidated net income		0.02		0.02	87		0.03	0.03	87	0.04	0.03	87		0.06	0.08	82	0.03	0.08
Insurance net income (P/C) / Equity (P/C)		3.81		28.21	41		3.92	10.18	40	6.06	15.59	42		6.06	19.86	28	3.23	15.64
Insurance net income (L/H) / Equity (L/H)				5.51				5.32			3.62				5.13			1.99
Insurance benefits, losses, expenses / Insurance premiums		800		-364.02	85		900	654.61	80	1,200	447.82	86		450	233.61	85	266.67	160.49
Reinsurance recovery (P/C) / Total assets (P/C)		0		0.07	47		0	0	47	0	0.07	47		0	0.15	42	0	0.17
Reinsurance recovery (L/H) / Total assets (L/H)				0				0			0				0.15			2.31
Net assets of insurance underwriting subsidiaries / Consolidated assets		0.01		0	93		0.01	0	93	0.01	0	90		0.01	0	88	0.02	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		12.96		11.72	55		12.48	11.07	54	12.52	11.03	54		15.09	11.51	66	20.23	10.22
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)				6,724,000				4,538,000			4,325,000			4,623,000			1,013,000	
Net assets of broker-dealer subsidiaries / Consolidated assets		1.27		0.44	90		0.91	0.75	87	0.85	0.75	88		0.98	1.39	84	0.45	1.79

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,018,000	1,934,000	1,966,000	1,898,000	720,000
Real estate loans.....	59,000	51,000	53,000	29,000	27,000
Commercial and industrial loans	1,959,000	1,880,000	1,913,000	1,867,000	693,000
Loans to depository institutions and other banks acceptances	0	3,000	0	2,000	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	6,000	6,000	6,000	6,000	1,000
Interest-bearing bank balances	57,000	58,000	52,000	59,000	39,000
Total selected foreign assets	2,081,000	1,998,000	2,024,000	1,963,000	760,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.68	0.63	72	0.68	0.88	69	0.66	0.87	68	1.65	1.25	68	1.95	1.17	68
Cost: Interest-bearing deposits.....		0.12			0.48			0.42		2.20	1.19	86	1.81	0.97	84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03				27.29
Commercial and industrial loans	0.07	0.86	25	0.92	0.43	88	0.63	0.64	77	0.11	0.29	25	0.14	1.53	28
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	4.34	-0.16	61	215.50	-0.58	96	3.58	-2.40	67	163.61	22.48	90	31.63	7.24	79
Total selected assets.....	4.15	3.36	57	204.57	2.65	95	3.11	2.04	53	158.29	12.40	91	32.64	3.24	85
Deposits		10.74		-100	-1.43	3		3.46			10.36				5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		25,741,000	33,763,000	31,116,000	37,071,000	17,143,000	-23.76	45.82
1–4 family residential loans		23,267,000	30,926,000	28,294,000	35,382,000	17,143,000	-24.77	32.25
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		2,474,000	2,837,000	2,822,000	1,689,000	0	-12.80	
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		51,000	65,000	65,000	24,000	0	-21.54	
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		4.86	6.76	6.11	7.84	7.60		
1–4 family residential loans		4.39	6.20	5.56	7.48	7.60		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0.47	0.57	0.55	0.36	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		23.54	25.10	23.80	27.94	30.04		
1–4 family residential loans		3.60	3.95	3.87	4.41	4.95		
Home equity lines		1.04	1.01	1.06	1.20	1.34		
Credit card receivables.....		17.29	15.39	16	15.06	11.06		
Auto loans and other consumer loans.....		19.93	21.98	22.06	21.12	18.30		
Commercial and industrial loans		34.61	32.56	33.21	30.29	34.31		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....		0.20	0.19	0.21	0.06	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		6.79	6.01	6.15	7.31	8.91		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		209,000	365,000	356,000	620,000	544,000	-42.74	-64.87
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		209,000	365,000	356,000	620,000	544,000	-42.74	-64.95
90+ Days Past Due Securitized Assets								
1–4 family residential loans		21,000	50,000	57,000	49,000	58,000	-58.00	-54.47
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	7,000	0	0	0
Total 90+ days past due securitized assets		21,000	50,000	57,000	56,000	58,000	-58.00	-54.53
Total past due securitized assets.....		230,000	415,000	413,000	676,000	602,000	-44.58	-64.20
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.90	1.18	1.26	1.75	3.17
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	0.81	1.08	1.14	1.67	3.17
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.09	0.16	0.20	0.14	0.34
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0.41	
Total 90+ days past due securitized assets	0.08	0.15	0.18	0.15	0.34
Total past due securitized assets percent of securitized assets	0.89	1.23	1.33	1.82	3.51
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.97	1.36	1.43	1.26	2.04
Home equity lines	0.36	0.45	0.41	0.66	0.53
Credit card receivables	0.91	0.83	1.12	1.06	0.89
Commercial and industrial loans	0.14	0.17	0.09	0.11	0.11
All other loans and leases	0.71	0.68	0.78	0.90	0.62
Total managed loans past due 30–89 days	0.65	0.73	0.77	0.83	0.95
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.17	0.72	1.12	0.83	0.96
Home equity lines	0.04	0.01	0.05	0.05	0.10
Credit card receivables	0.70	0.60	0.81	0.90	0.58
Commercial and industrial loans	0	0	0.01	0.03	0
All other loans and leases	0.60	0.36	0.68	0.76	0.02
Total managed loans past due 90+ days	0.60	0.36	0.61	0.60	0.31
Total Past Due Managed Assets	1.25	1.09	1.39	1.42	1.27
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.07	0.06	0.02	0.03
Home equity lines	-0.13	0.02	-0.01	0.02	0.10
Credit card receivables	3.04	3.89	3.51	1.74	2.14
Commercial and industrial loans	0.26	0.29	0.30	0.10	0.17
All other loans and leases	0.26	0.48	0.44	0.30	0.53
Net Losses on Managed Assets Percent of Total Managed Assets	0.22	0.35	0.33	0.18	0.31

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		3,307,000	2,149,000	2,874,000	1,744,000	2,909,000	53.89	260.00
Dividends		3,250,000	2,100,000	2,800,000	1,650,000	2,825,000	54.76	261.11
Interest		3,000	21,000	23,000	64,000	61,000	-85.71	18.39
Management and service fees		34,000	38,000	51,000	26,000	23,000	-10.53	111.34
Other income		20,000	-10,000	0	4,000	0		
Income from nonbank subsidiaries		153,000	72,000	101,000	158,000	227,000	112.50	267.13
Dividends		100,000	0	5,000	35,000	147,000		1566.67
Interest		48,000	67,000	89,000	121,000	78,000	-28.36	40.68
Management and service fees		5,000	5,000	7,000	2,000	2,000	0.00	221.75
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		3,460,000	2,221,000	2,975,000	1,902,000	3,136,000	55.79	260.31
Securities gains (losses)		0	0	0	0	2,000		
Other operating income		-21,000	17,000	8,000	-3,000	5,000		
Total operating income		3,439,000	2,238,000	2,983,000	1,899,000	3,143,000	53.66	257.96
Operating Expenses								
Personnel expenses		11,000	17,000	21,000	6,000	9,000	-35.29	46.94
Interest expense		195,000	250,000	319,000	474,000	364,000	-22.00	67.02
Other expenses		92,000	135,000	167,000	245,000	73,000	-31.85	152.18
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		298,000	402,000	507,000	725,000	446,000	-25.87	85.41
Income (loss) before taxes		3,141,000	1,840,000	2,480,000	1,177,000	2,697,000	70.71	292.62
Applicable income taxes (credit)		-27,000	-47,000	-56,000	-92,000	-52,000		
Extraordinary items								
Income before undistributed income of subsidiaries		3,168,000	1,887,000	2,536,000	1,269,000	2,749,000	67.89	282.54
Equity in undistributed income of subsidiaries		1,670,000	1,266,000	1,946,000	1,955,000	488,000	31.91	73.65
Bank subsidiaries		938,000	886,000	1,328,000	1,737,000	408,000	5.87	9.20
Nonbank subsidiaries		732,000	380,000	618,000	218,000	80,000	92.63	612.41
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		4,838,000	3,153,000	4,482,000	3,224,000	3,237,000	53.44	170.30
Memoranda								
Bank net income		4,188,000	2,986,000	4,128,000	3,387,000	3,233,000	40.25	138.10
Nonbank net income		832,000	380,000	623,000	253,000	227,000	118.95	665.06
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	64,790,000	74.08	67,139,000	74.76	68,077,000	75.12	65,382,000	30,621,000	-3.50	126.49	
Common and preferred stock	64,458,000	73.70	64,681,000	72.03	65,536,000	72.32	64,032,000	28,013,000	-0.34	125.33	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	300,000	0.34	2,450,000	2.73	2,450,000	2.70	1,266,000	2,600,000	-87.76		
Other receivables	32,000	0.04	8,000	0.01	91,000	0.10	84,000	8,000	300.00		
Investment in nonbank subsidiaries	8,624,000	9.86	7,968,000	8.87	8,030,000	8.86	7,591,000	5,986,000	8.23	105.55	
Common and preferred stock	5,049,000	5.77	4,020,000	4.48	4,296,000	4.74	3,856,000	1,497,000	25.60	309.66	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,564,000	4.08	3,933,000	4.38	3,722,000	4.11	3,710,000	4,480,000	-9.38	20.58	
Other receivables	11,000	0.01	15,000	0.02	12,000	0.01	25,000	9,000	-26.67	48.07	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	69,000	0.08	84,000	0.09	82,000	0.09	309,000	132,000	-17.86	-51.77	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	13,249,000	15.15	14,028,000	15.62	14,079,000	15.54	12,367,000	7,159,000	-5.55	82.48	
Cash and due from unrelated depository institution	43,000	0.05	43,000	0.05	43,000	0.05	25,000	73,000	0.00		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0	-100.00	
Other assets	685,000	0.78	540,000	0.60	313,000	0.35	483,000	52,000	26.85	282.79	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	87,460,000	100.00	89,802,000	100.00	90,624,000	100.00	86,157,000	44,023,000	-2.61	116.47	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	4,507,000	5.15	5,054,000	5.63	5,002,000	5.52	2,348,000	1,645,000	-10.82	172.60	
Borrowings with maturity over 1 year	11,864,000	13.57	12,702,000	14.14	12,612,000	13.92	14,442,000	11,164,000	-6.60	64.11	
Subordinated notes and debentures	1,266,000	1.45	1,288,000	1.43	1,282,000	1.41	1,227,000	903,000	-1.71	-7.67	
Other liabilities	198,000	0.23	268,000	0.30	194,000	0.21	951,000	188,000	-26.12	110.12	
Balance due to subsidiaries and related institutions	725,000	0.83	623,000	0.69	727,000	0.80	805,000	1,000	16.37	39647.81	
Total liabilities	18,560,000	21.22	19,935,000	22.20	19,817,000	21.87	19,773,000	13,901,000	-6.90	79.33	
Equity Capital	68,900,000	78.78	69,867,000	77.80	70,807,000	78.13	66,384,000	30,122,000	-1.38	129.27	
Perpetual preferred stock (income surplus)	6,673,000	7.63	8,048,000	8.96	8,048,000	8.88	5,102,000	3,053,000	-17.08	118.55	
Common stock	6,674,000	7.63	6,741,000	7.51	6,745,000	7.44	6,711,000	3,817,000	-0.99	64.50	
Common surplus	34,977,000	39.99	35,774,000	39.84	35,843,000	39.55	35,609,000	6,849,000	-2.23	278.84	
Retained earnings	22,114,000	25.28	18,834,000	20.97	19,455,000	21.47	19,806,000	18,118,000	17.42	52.95	
Accumulated other comprehensive income	-1,538,000	-1.76	470,000	0.52	716,000	0.79	-844,000	-1,715,000			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	87,460,000	100.00	89,802,000	100.00	90,624,000	100.00	86,157,000	44,023,000	-2.61	116.47	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	619,000	0.71	614,000	0.68	615,000	0.68	716,000	0	0.81		
Notes payable to subsidiaries that issued TPS	619,000	0.71	614,000	0.68	615,000	0.68	611,000	0	0.81		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	314,000	0.36	17,000	0.02	17,000	0.02	7,000	605,000	1747.06	-22.60	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	9.31	12.52	24	6.26	6.29	45	6.60	7.29	37	9.48	9.68	46	10.90	10.40	55
Profitability															
Net income / Average equity capital	8.66	12.35	18	6.18	6.43	39	6.38	7.45	36	9.39	10.51	44	11.58	11.19	59
Bank net income / Average equity investment in banks	23.69	13.18	75	13.27	8.01	75	15.92	9.75	72	12.36	7.89	70	15.87	7.10	79
Nonbank net income / Average equity investment in nonbanks	11.04			6.72			7.01			8.55			8.78		
Subsidiary HCs net income / Average equity investment in sub HCs	86.56	96.45	19	94.70	87.60	24	92.10	88.16	22	105.06	82.22	67	99.88	82.56	35
Bank net income / Parent net income	17.20	3.22	87	12.05	4.43	85	13.90	3.59	85	7.85	5.93	77	7.01	3.78	82
Nonbank net income / Parent net income		66.57			81.94			68.34			74			72.48	
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	26.94	16.51	81	28.53	20.37	77	27.99	20.06	76	29.79	20.43	73	46.15	20.88	84
Total debt / Equity capital	25.60	11.37	84	27.26	14.74	80	26.69	14.41	79	27.14	14.31	76	45.52	14.69	86
Total debt + notes payable to subs that issued TPS / Equity capital	26.50	13.41	83	28.14	17.04	79	27.56	16.67	78	28.06	16.36	76	45.52	17.10	86
Total debt + Loans guaranteed for affiliate / Equity capital	25.60	11.46	84	27.26	15.02	80	26.69	14.68	79	27.14	14.56	76	45.52	15.14	86
Total debt / Equity capital – excess over fair value	25.60	11.47	84	27.26	14.86	80	26.69	14.52	79	27.14	14.51	76	45.52	14.81	86
Long-term debt / Equity capital	19.06	10.65	80	20.02	13.73	76	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84
Short-term debt / Equity capital	6.54	0.55	93	7.23	0.92	91	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87
Current portion of long-term debt / Equity capital	0.46	0.10	89	0.02	0.05	86	0.02	0.06	85	0.01	0.05	84	2.01	0.14	92
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	43.95	40.69	45	38.90	32.61	55	40.26	34.67	53	44.56	28.44	67	61.96	28.63	79
Double Leverage															
Equity investment in subs / Equity capital	100.88	103.15	41	98.33	103.27	18	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19
Total investment in subs / Equity capital	106.55	108.29	61	107.50	110.46	63	107.49	110.16	63	109.93	111.07	67	121.53	112.48	78
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.09	0.27	43	-0.28	0.69	19	-0.22	0.47	23	0.47	0.36	59	-0.19	0.35	20
Equity investment in subs – equity cap / Net income-div (X)	0.17	0.85	19		2.31			1.82		0.87	1.22	46		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	142.48	152.56	55	94.54	128.63	30	94.12	136.59	23	89.37	177.68	16	175.27	162.34	55
Cash from ops + noncash items + op expense / Op expense + dividend	124.65	155.61	41	83.93	142.45	17	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	87.75	94.59	37	139.36	140.42	58	134.10	134.08	61	187.33	116.34	89	130.31	103.19	77
Pretax operating income + interest expense / Interest expense	1,710.77	1,645.53	63	836	1,826.91	48	877.43	2,016.32	44	348.31	1,968.54	21	840.93	2,898.75	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,647.29	1,896.20	63	802.29	1,413.95	50	844.74	1,539.23	48	347.79	1,632.83	18	840.93	1,369.37	39
Dividends + interest from subsidiaries / Interest expense + dividends	145.90	174.48	52	96.52	144.62	30	95.83	150.43	23	94.49	210.80	15	178.59	188.90	49
Fees + other income from subsidiaries / Salary + other expenses	57.28	12.03	86	21.71	14.76	71	30.85	13.95	76	12.75	16.52	65	30.49	16.08	73
Net income / Current part of long-term debt + preferred dividends (X)	8.02	40.79	19	14.53	26.65	52	14.09	35.64	43	15.88	57.11	33	4.16	33.93	10
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.74	3.29	93	14.20	3.69	89	13.84	3.85	89	14.79	2.64	93	18.66	2.61	97
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	3.04	1.76	84	2.70	2.95	80	2.56	2.66	81	2.87	5.62	76	2.96	5.50	76
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.01	0.07	84	0.01	0.07	80	0.01	0.08	79	0.02	0.19	74	0.03	0.21	77

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	67.42	69.90	55	106.89	84.44	75	107.45	81.10	80	118.60	57.84	88	50.13	57.26	50
Dividends declared / Net income	44.15	27.22	85	63.97	49.77	73	60.80	42.29	76	46.68	33.08	75	42.57	27.33	79
Net income – dividends / Average equity.....	5.20	9.25	15	2.25	3.19	35	2.59	4.14	31	5.05	6.46	29	6.26	7.33	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	152.15	160.45	57	104.12	130.19	43	102.75	132.17	37	109.63	178.13	32	205.01	157.73	61
Dividends from nonbank subsidiaries	4.68	6.19	69	0	3.74	26	0.18	3.41	58	2.33	7.53	64	10.67	7.13	82
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	156.84	213.42	46	104.12	167.02	31	102.94	174.85	25	111.96	260.40	20	215.67	215.26	57
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	77.60	43.30	81	70.33	61.85	53	67.83	60.28	56	48.72	66.55	31	87.38	60.71	80
Interest income from bank subsidiaries.....	0.07	0.11	76	0.70	0.48	77	0.56	0.36	78	1.89	0.54	84	1.89	0.52	84
Management and service fees from bank subsidiaries	0.81	0.87	80	1.27	1.79	77	1.24	1.47	78	0.77	1.55	75	0.71	1.88	74
Other income from bank subsidiaries.....	0.48	0	95	-0.33	0	1	0	0	46	0.12	0	95	0	0	47
Operating income from bank subsidiaries	78.96	48.70	81	71.97	71.13	52	69.62	62.88	55	51.49	69.36	31	89.98	63.43	74
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	12.02	66.90	33	0	52.29	17	0.80	56.39	33	13.83	82.95	36	64.76	51.40	55
Interest income from nonbank subsidiaries.....	5.77	2.38	83	17.63	4.57	86	14.29	7.38	82	47.83	20.25	79	34.36	18.56	80
Management and service fees from nonbank subsidiaries	0.60	0.66	85	1.32	0.93	83	1.12	0.86	83	0.79	1.92	80	0.88	2.96	82
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	18.39	94.31	29	18.95	70.62	37	16.21	79.84	32	62.45	150.41	32	100	99.33	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.50	72.55	48	93.83	68	55	93.87	69.76	52	86.89	67.32	41	89.88	65.18	48
Interest income from bank subsidiaries.....	0.09	0.27	65	0.94	1.03	76	0.77	0.63	76	3.37	0.80	86	1.94	0.92	79
Management and service fees from bank subsidiaries	0.99	1.64	78	1.70	2.06	77	1.71	1.87	78	1.37	1.81	77	0.73	2.01	75
Other income from bank subsidiaries.....	0.58	0.03	92	-0.45	0.08	1	0	0.04	45	0.21	0.03	90	0	0.02	47
Operating income from bank subsidiaries	96.16	82.68	44	96.02	80.80	44	96.35	82.20	43	91.84	78.80	34	92.55	74.20	39
Dividends from nonbank subsidiaries	2.91	3.56	72	0	2.36	25	0.17	1.95	60	1.84	2.65	68	4.68	2.57	81
Interest income from nonbank subsidiaries.....	1.40	0.20	89	2.99	0.90	88	2.98	0.73	90	6.37	1.19	90	2.48	2.32	84
Management and service fees from nonbank subsidiaries	0.15	0.02	91	0.22	0.03	91	0.23	0.02	92	0.11	0.06	88	0.06	0.03	88
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	4.45	5.69	71	3.22	5.80	67	3.39	4.70	72	8.32	7.29	78	7.22	7.64	74
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	13.73	152.66	36	12.15	216.76	27	12.30	135.13	25	30.49	83.37	51	0	87.87	16
Loans and advances from subsidiaries / Total debt	3.51	28.03	33	3.22	27.05	34	3.25	27.08	34	3.97	28.33	36	0	26.53	12